

**EMPLOYEE BENEFITS INFORMATION SYSTEM (EBIS)**

The EBIS is a web application that allows you to access general and personal benefits information. You can receive a personalized benefits statement including retirement annuity projections using EBIS. By using EBIS to elect and make changes to your health insurance, life insurance you will be able to make the changes from any computer without the need for forms. Since EBIS is available 24 hours a day, you can make the changes whenever it is convenient for you. The attached brochure gives more information regarding EBIS.

You will have to create a Point of Entry login before you can access your personal information or make a transaction using EBIS. It is helpful if you complete the attached worksheet before you login to EBIS. Information regarding your current Service Computation Date, Pay Plan, Grade, and Step in Grade can be found on your most recent Notification of Personnel Action, SF 50.

The Internet address for EBIS is <http://www.civilianbenefits.hroc.navy.mil>. If you have any questions about EBIS you may contact the Benefits staff at your local HRSC during normal business hours.

**FEDERAL EMPLOYEES HEALTH BENEFITS (FEHB)**

You can elect to be covered by the FEHB within 60 days of eligibility (usually your initial appointment). There is no automatic FEHB coverage.

Numerous health plans, both fee for service and HMOs, participate in FEHB. The attached Guide to Federal Employees Health Benefits Plan, RI 70-1 gives you an overview of the FEHB and its participating plans. Individual plan brochures are available by calling the Benefits staff at your local HRSC. If you have Internet capability you may download plan brochures from the Office of Personnel Management (OPM) FEHB homepage at <http://www.opm.gov/insure/index.html>.

Premiums for FEHB are withheld before federal taxes are calculated, thereby reducing gross income for tax purposes. This is called FEHB Premium Conversion (FEHB-PC). If you participate in FEHB-PC you are not able to deduct FEHB premiums as a medical deduction on your income tax return. By participating in FEHB-PC, you can cancel your FEHB coverage or change to a self-only enrollment from a family enrollment only in conjunction with a qualifying life event or during the annual FEHB open season. Paying FEHB premiums with pre-tax money reduces the earning reported to the Social Security Administration. This may result in a somewhat lower Social Security benefit when you retire.

If you elect FEHB coverage you will automatically be participating in FEHB-PC. If you do not wish to participate please call your Benefits Staff at your local HRSC and request a waiver form. The form must be submitted at the time of your FEHB enrollment. Changes to FEHB-PC participation can be made in conjunction with a qualifying life event or during FEHB open season. Additional information is available from the OPM FEHB web site at: <http://www.opm.gov/insure/health/pretaxfehb/index.htm>.

Each year you will have the opportunity to enroll in FEHB, change plans or change options during open season. The annual open season for enrollment changes is held from the Monday of the second full workweek in November through the Monday of the second full workweek in December.

There are various life events such as marriage, divorce, birth of a child, etc that allow changes to FEHB throughout the year. If you are unsure whether an event allows an FEHB change, please call the Benefits staff at your local HRSC for guidance. The changes must be made within 60 days of the event.

You must make your election to enroll or not to enroll within 60 days of your appointment. FEHB elections are effective at the beginning of the next pay period after receipt by the HRSC. You may make your FEHB election through EBIS or you may complete a SF 2809, Health Benefits Election form. The form is available from the Benefits staff at your local HRSC or from the OPM web site at: <http://www.opm.gov/insure/health/sf2809.htm>.

If you have any questions about health insurance you may contact the Benefits staff at your local HRSC.

### **FEDERAL EMPLOYEES' GROUP LIFE INSURANCE (FEGLI)**

FEGLI provides group term life insurance. As such, it does not build up any cash value or paid-up value. If you elect coverage, premiums will be deducted from your pay. Pre-existing physical conditions will not prevent you from electing the FEGLI coverage when given the initial opportunity to elect (usually when you are first appointed). Please read the attached OPM Publication RI 76-21, FEGLI Description and Certification of Enrollment for complete information about the program.

You are automatically covered by the Basic Life Insurance from your first day in a duty (at work) and pay status unless you waive the coverage. If you do not want any FEGLI coverage you must waive coverage.

In addition to the Basic Life Insurance, you can elect Option A - Standard, Option B - Additional and Option C - Family. These options are described in the RI 76-21 Booklet. You do not have any optional insurance unless you elect it within 31 days of your appointment.

You may make your FEGLI election or waive all coverage through EBIS or you may complete a SF 2817, Life Insurance Election form. The form is available from your local HRSC or from the OPM web site at: <http://www.opm.gov/insure/life/forms.htm>.

To elect FEGLI coverage (or increase coverage) after initial appointment you must successfully pass a physical and be approved for coverage by the Office of Federal Employees' Group Life Insurance (OFEGLI). You cannot apply for FEGLI coverage after your initial waiver unless one year has elapsed. Please contact the Benefits staff at you local HRSC for further information.

There are various life events such as marriage, divorce, birth of a child, etc that allow changes to FEGLI throughout the year. If you are unsure whether an event allows an FEGLI change, please call the Benefits staff at your local HRSC for guidance. The changes must be made within 60 days of the event.

OPM *may* announce an open season for FEGLI enrollment, but it is not an annual or regular event.

Questions regarding life insurance may be directed to the Benefits Staff at your local HRSC.

### **LEAVE AND EARNINGS STATEMENT (LES)**

The attached handout describes how to read the benefits information on your bi-weekly LES. It is important to verify your benefits elections on your LES and notify the Benefits staff at your local HRSC of any problem as soon as you notice it. An error in deductions may result in a debt to the government for which you must repay.